

**Abstract of the Disclosure:**

The purpose of this abstract is to enable the PTO and the public the ability to understand the nature of the technical disclosures of this new invention. **Photocheck** is a new form of personal bank checks. Never before has a photograph been placed on a personal bank check to identify consumers. The **Photocheck** will be specifically designed to combat identity fraud via personal bank checks. This new invention will make consumers feel move at ease of someone stealing their personal account bank checks and writing fraudulent checks without the consumers permission. With the increase of identity fraud on the rise, this invention could not have come at a better time.